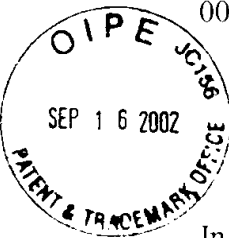


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PATENT APPLICATION



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
SEPPPO REINO KERONEN, ET AL. ) Examiner: J. Fureman  
Application No.: 09/414,558 ) Group Art Unit: 2876  
Filed: October 8, 1999 )  
For: A USER PROGRAMMABLE )  
SMART CARD INTERFACE )  
SYSTEM ) September 10, 2002

Commissioner for Patents  
Washington, D.C. 20231

AMENDMENT

Sir:

In response to the Office Action dated April 10, 2002, the period to which  
having been extended to September 10, 2002 by the accompanying Petition For Extension  
Of Time, please amend the above-identified application as follows:

IN THE CLAIMS:

I hereby certify that this correspondence is being deposited  
with the United States Postal Service as first class mail in an  
envelope addressed to: Commissioner of Patents and Trade-  
marks, Washington, D.C. 20231 on Sept 10, 2002  
(Date of Deposit)

Michael K. O'Neill

Name of Attorney for Applicant

Signature

Sept 10, 2002  
(Date of Signature)

Please cancel Claims 49, 52, 54, 57 to 59, 63, 65 and 67 to 75 without

prejudice or disclaimer of subject matter. Please amend the remaining claims as indicated  
below. A marked-up copy showing the changes to the claims is attached.